



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: V. Koukoulidis

Serial No.: 10/034,496

For: Use of Short Message Service
(SMS) For Secure Transactions

Filed: December 28, 2001

Group: 2137

Examiner: Smithers, Matthew

Att'y Dkt.: 2001 P 22909 US

I hereby certify that this Correspondence is being deposited with the United States Postal service with sufficient postage for first class mail in an envelope address to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on: 5/19/2006
Date of Deposit: 5/19/2006

Typed Name: Francis G. Montgomery

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Comments on 3/1/06 Statement of Reasons for Allowance

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The applicant disagrees with the characterization of claim 13 in the statement since claim 13 does not recite "sending to the wireless terminal a fourth SMS message comprising the traffic key" (emphasis added).

Dated: May 19, 2006

Respectfully submitted,

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